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B1 (Official Form 1)(1/08)				040		90 = 01				
	United S Nor	States thern l	Bank District	ruptcy of Illino	Court ois				Vo	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Burian, William A						Name of Joint Debtor (Spouse) (Last, First, Middle): Burian, Christina M				
All Other Names used by the Deb (include married, maiden, and trac		3 years					used by the a			8 years
Last four digits of Soc. Sec. or Inc (if more than one, state all) xxx-xx-5893	lividual-Taxpa	yer I.D. (l	ITIN) No./0	Complete E	(if mor	our digits or than one, s	state all)	r Individual-	Taxpayer I	.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and 63 Hampton Rd Montgomery, IL	Street, City, a	and State):	_	ZIP Code	Street 63 Mo		Joint Debtor	(No. and St	reet, City,	and State):  ZIP Code
County of Residence or of the Prin Kendall	ncipal Place of	Business		60538		y of Reside	ence or of the	Principal Pl	ace of Bus	60538 iness:
Mailing Address of Debtor (if diff	erent from stre	eet addres:	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from str	eet address):
			Г	ZIP Code						ZIP Code
Location of Principal Assets of Bu (if different from street address ab					•					,
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Deb		☐ Sing	(Check th Care Bu	eal Estate as		Chapt	the later 7 eer 9	Petition is F	iled (Checl	Petition for Recognition
See Exhibit D on page 2 of thi.  Corporation (includes LLC and Partnership	s form. d LLP)	Railr Stock Com Clea	oad kbroker modity Bro ring Bank	, ,		☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐	er 12	□ C	hapter 15 I	Main Proceeding Petition for Recognition Nonmain Proceeding
Other (If debtor is not one of the check this box and state type of en		unde	Tax-Exe (Check box for is a tax- er Title 26 of	mpt Entity , if applicabl exempt org of the Unite	e) anization d States	defined "incurr	are primarily continuity in 11 U.S.C. § ared by an indivioual, family, or	(Checonsumer debts § 101(8) as idual primarily	for	Debts are primarily business debts.
	Fee (Check on	e box)			Check	one box:		Chapter 11	Debtors	
■ Full Filing Fee attached  □ Filing Fee to be paid in install attach signed application for the is unable to pay fee except in its Filing Fee waiver requested (a attach signed application for the install process of the install	ne court's cons installments. R pplicable to ch	ideration of tule 1006( napter 7 in	certifying t b). See Offi idividuals o	hat the debt cial Form 3A only). Must	Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent last less that ith this petition were solicitated accordance.	or as defined on \$2,190,00 ion. ited prepetition of 11 U.S.	ition from one or more S.C. § 1126(b).
Statistical/Administrative Inform  ☐ Debtor estimates that funds wi ☐ Debtor estimates that, after any there will be no funds available	ll be available y exempt prop	erty is exc	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities  So to \$50,001 to \$100,000 \$500,000	s \$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 52	Page 2		
Voluntary	y Petition	Name of Debtor(s): Burian, William A			
(This page mu	st be completed and filed in every case)	Burian, Christina M			
1 0	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, a	ttach additional sheet)		
Location Where Filed:	Cook County	Case Number: 96-02694	Date Filed: 2/02/96		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		Exhibit B ndividual whose debts are primarily consumer debts.)		
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner t 12, or 13 of title 11, United S	er named in the foregoing petition, declare that I hat [he or she] may proceed under chapter 7, 11, tates Code, and have explained the relief available ther certify that I delivered to the debtor the notice).  February 13, 2009 Debtor(s) (Date)		
	End	l ibit C			
Yes, and No.	eted by every individual debtor. If a joint petition is filed, ear	ibit D ch spouse must complete and			
If this is a join	D completed and signed by the debtor is attached and made ant petition:  D also completed and signed by the joint debtor is attached a		1.		
	Information Regardin	g the Debtor - Venue			
	(Check any ap Debtor has been domiciled or has had a residence, principal		oal assets in this District for 180		
_	days immediately preceding the date of this petition or for		·		
<ul> <li>□ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</li> <li>□ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</li> </ul>					
	Certification by a Debtor Who Reside (Check all app		Property		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box of	checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, th				
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co after the filing of the petition.		•		
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 3	362(l)).		

### B1 (Official Form 1)(1/08)

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Burian, William A Burian, Christina M

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ William A Burian

Signature of Debtor William A Burian

X /s/ Christina M Burian

Signature of Joint Debtor Christina M Burian

Telephone Number (If not represented by attorney)

February 13, 2009

Date

### Signature of Attorney\*

### X /s/ Chau T. Nguyen

Signature of Attorney for Debtor(s)

Chau T. Nguyen #6293470

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

February 13, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
А.
~

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		1 (01 0110111 2 1501 100 01 111111015		
In re	William A Burian Christina M Burian		Case No.	
		Debtor(s)	Chapter	7
			-	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ William A Burian William A Burian
Date: February 13, 2009

# Case 09-04587 Doc 1 Filed 02/13/09 Entered 02/13/09 10:29:51 Desc Main Document Page 6 of 52

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	William A Burian Christina M Burian		Case No.	
		Debtor(s)	Chapter	7
			•	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Christina M Burian Christina M Burian
Date: February 13, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	William A Burian,		Case No.	
	Christina M Burian			
•		Debtors	Chapter	7
			•	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	172,083.00		
B - Personal Property	Yes	3	19,175.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		249,468.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		85,243.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,153.17
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,022.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	191,258.00		
			Total Liabilities	334,711.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re William A Burian,		Case No		
Christina M Burian				
	Debtors	Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,153.17
Average Expenses (from Schedule J, Line 18)	4,022.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,107.31

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		69,985.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		85,243.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		155,228.00

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B6A (Official Form 6A) (12/07)

In re	William A Burian,	Case No
	Christina M Burian	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 63 Hampton Rd, Montgomery IL 60538 Value per CMA		-	172,083.00	232,954.00

Sub-Total > 172,083.00

(Total of this page)

Total > 172,083.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	William A Burian,	Case No.
	Christina M Burian	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Proper	ty	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ				
2.		Chec	king account with Oswego		-	500.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savin	gs account with Old Second		-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods		-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	Wearing apparel.	Perso	nal used clothing		-	600.00
7.	Furs and jewelry.	Χ				
8.	Firearms and sports, photographic, and other hobby equipment.	Χ				
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	State	Farm Life Insurance (whole? or term?)		-	0.00
10	Annuities. Itemize and name each issuer.	X				
				(Total of	Sub-Total this page)	al > 2,200.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	William A Burian,	Case No.
	Christina M Rurian	

### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Per	nsion through employer	-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	200	8 Expected Federal Tax Refund	J	2,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 2,000.00
				(Total of this page)	_,555.55

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	William A Burian,
	Christina M Buriar

Case No.	

### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	06 Chevrolet Colarado with 10,000 miles	-	7,400.00
	other vehicles and accessories.	199	06 Mercury Sable with 97,000 miles	-	375.00
		200	04 Chevrolet Suburban with 60,000 miles	-	7,200.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Χ			

Sub-Total > (Total of this page)

14,975.00

Total >

19,175.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	William A Burian,	Case No.
	Christina M Burjan	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at 63 Hampton Rd, Montgomery IL 60538 Value per CMA	735 ILCS 5/12-901	30,000.00	172,083.00
Checking, Savings, or Other Financial Accounts, Cert Checking account with Oswego	ificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00
Savings account with Old Second	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	600.00	600.00
Other Liquidated Debts Owing Debtor Including Tax F 2008 Expected Federal Tax Refund	Refund 735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Chevrolet Colarado with 10,000 miles	735 ILCS 5/12-1001(c)	1,600.00	7,400.00
1996 Mercury Sable with 97,000 miles	735 ILCS 5/12-1001(c)	375.00	375.00
2004 Chevrolet Suburban with 60,000 miles	735 ILCS 5/12-1001(c)	2,825.00	7,200.00

Total: 39,000.00 191,258.00

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B6D (Official Form 6D) (12/07)

In re	William A Burian,	Case No.
	Christina M Burian	

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME  CREDITOR'S NAME								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	ローのPフト田口	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
Account No. xxxxxxxxxxxxx1001			Opened 7/01/07 Last Active 11/01/08	N T	A T E D			
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093		Н	pmsi 2006 Chevrolet Colarado with 10,000 miles					
			Value \$ 7,400.00				16,514.00	9,114.00
Account No. xxxxxxxxx2926			Opened 6/14/05 Last Active 9/08/08					
Citi Residental Lendin		J	Mortgage  Real Estate located at 63 Hampton Rd, Montgomery IL 60538  Value per CMA					
			Value \$ 172,083.00	1			165,780.00	0.00
Account No. xxxxxx5712	T	t	Opened 11/22/06 Last Active 10/16/08				,	
Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50704		J	Second Mortgage  Real Estate located at 63 Hampton Rd, Montgomery IL 60538  Value per CMA					
	╀	╀	Value \$ 172,083.00	┢		Н	67,174.00	60,871.00
Account No.			Value \$					
0 continuation sheets attached	continuation sheets attached Subtotal (Total of this page) 249,468.00 69,98							
Total (Report on Summary of Schedules) 249,468.00 69,985.00								

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B6E (Official Form 6E) (12/07)

•			
In re	William A Burian,	Case No	
	Christina M Burian		
-		, Debtors	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	William A Burian, Christina M Burian	Case No.
		Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		C I	J D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIN	I	N II	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx8372			Opened 3/01/08		E I	T E	
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		J	CollectionAttorney Hsbc Card Services Iii Inc			0	12,814.00
Account No. xxxxxxxxx4463			Opened 11/01/98 Last Active 11/01/99	_	+		12,014.00
Associates 1165 N Farnsworth Ave Aurora, IL 60505		Н	HouseholdGoodsAndOtherCollateralAuto				0.00
Account No. xxxxxxxx7937		+	Opened 9/01/04 Last Active 9/05/07 CreditCard				
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	Creditoard				
							6,467.00
Account No. xxxxxxxx6207			Opened 10/01/97 Last Active 9/08/07 CreditCard				
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н					
							3,586.00
10 continuation sheets attached			(Tota	Su l of thi	bto s pa		22,867.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

## Debtors

	С	Нп	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.		CONFINGEN	LLQULD	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7925			Opened 9/01/00 Last Active 4/01/01		Ť	A T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					0.00
Account No. xxxxxxxx1091	t		Opened 10/01/99 Last Active 12/01/00					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					0.00
Account No. xxxxxxxx4553			Opened 9/01/01 Last Active 12/01/03					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					0.00
Account No. xxxxxxxx0667			Opened 1/01/06 Last Active 4/21/08					
Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850		J	CreditCard					735.00
Account No. xxxxxxxxxxxx3162			Opened 4/01/08 Last Active 7/03/08					
Citi Financial Mortgage Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014		J	Unsecured					9,306.00
Sheet no. 1 of 10 sheets attached to Schedule of		_		Sı	ubt	tota	ıl	10.041.00
Creditors Holding Unsecured Nonpriority Claims			(To	al of th	is	pag	ge)	10,041.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

CDED MODES	С	Ни	sband, Wife, Joint, or Community		сΤ	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ONT INGE	N L I Q U I D		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0516			Opened 11/29/07 Last Active 4/11/08		Т	A T E D		
Citifinancial Regional Specific please call 800-922-62		J	Unsecured			U		0.00
Account No. xxxxxxxxxxxx4774	-		Opened 3/06/07 Last Active 11/29/07		$\dashv$	_		0.00
Citifinancial Regional Specific please call 800-922-62		J	Unsecured					
								0.00
Account No. xxxxxxxxxxx4824  Citifinancial Regional Specific please call 800-922-62		J	Opened 11/01/99 Last Active 11/01/01 Unsecured					0.00
Account No. xxxxxxxxxxxx2531	-		Opened 9/01/06 Last Active 9/09/07	-	+	1		
Direct Merchants Bank Card Member Services - GSC Po Box 5246 Carol Stream, IL 60197	-	Н	CreditCard					1,316.00
Account No. xxxxxxxx2903	╁	$\vdash$	Opened 5/18/00 Last Active 6/29/07	_	$\dashv$			•
Direct Merchants Bank Card Member Services - GSC Po Box 5246 Carol Stream, IL 60197		J	CreditCard					0.00
Sheet no. 2 of 10 sheets attached to Schedule of		_		Su	bto	otal	l	4 242 22
Creditors Holding Unsecured Nonpriority Claims			(Tota	of thi	s p	ag	e)	1,316.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	o IM	CONTINGENT	N L L Q U L D A	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx8180			Opened 2/01/06 Last Active 9/23/07 CreditCard		Ť	T E D	İ	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	Creditoard					6,493.00
Account No. xxxxxxxxx8020			Opened 4/01/02 Last Active 6/13/07		$\dagger$	+		,
Dsnb Macys Attn: Bankruptcy Po Box 8053 Mason, OH 45040		J	ChargeAccount					0.404.00
Account No. xxxxxxxxxxx2364			Opened 2/01/98 Last Active 4/01/00		4	_		2,481.00
Earthmover Cu P O Box 2937 Aurora, IL 60507		J	Unsecured Last Active 470 1700					0.00
Account No. xx0955			Opened 5/08/00 Last Active 2/14/01					
Fair Finance 1500 Canton Rd Akron, OH 44312		J	InstallmentSalesContract					0.00
Account No. x8662			Opened 1/30/99 Last Active 2/14/01		1			
Fair Finance 1500 Canton Rd Akron, OH 44312		J	InstallmentSalesContract					0.00
Sheet no. 3 of 10 sheets attached to Schedule	a of	<u> </u>		Su	bto	tol		

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

	С	Ни	sband, Wife, Joint, or Community	Ic	111	П	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx6107			Opened 12/01/02 Last Active 8/01/04	٦	A T E D	1	
Fifth Third Bank C/O Bankruptcy Dept, Mdropso5 1850 East Paris Grand Rapids, MI 49546		Н	Lease				0.00
Account No. x6092	t		Opened 12/01/05 Last Active 4/25/08	$^{+}$	$\dagger$	t	
Fifth Third Bank C/O Bankruptcy Dept, Mdropso5 1850 East Paris Grand Rapids, MI 49546		J	Automobile				0.00
Account No. xx5915	L		Opened 12/01/94 Last Active 11/01/99	_	+	_	0.00
Firstar Bank 425 Walnut Street Cincinnati, OH 45202	-	J	Cpoiled 12/01/01 Edet / Care 11/01/00				0.00
Account No. xxxx6580	t		Opened 7/01/02 Last Active 6/21/05	+	$\dagger$	+	
Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		Н	Automobile				0.00
Account No. xxxxxxxx0454	╁		Opened 8/01/04 Last Active 12/29/05	+	+	+	2.00
G M A C 2740 Arthur St Roseville, MN 55113		J	Automobile				
							0.00
Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub this			0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A H	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	)	CONFINGEN	UNLLQULDAT		AMOUNT OF CLAIM
Account No. xxxxxxxx8684			Opened 7/01/00 Last Active 3/01/03		Ť	T E D		
G M A C 2740 Arthur St Roseville, MN 55113		J	Lease	-		D		0.00
Account No. xxxxxxxx0454	┢		Opened 8/05/04 Last Active 1/03/06					
G M A C 2740 Arthur St Roseville, MN 55113		J	Automobile					
								0.00
Account No. xxxxxxxxxxxx5959  Gemb/banana Rep Po Box 103104 Roswell, GA 30076		J	Opened 5/01/04 Last Active 1/03/08 ChargeAccount					1,285.00
Account No. xxxxxxxxxxx6880			Opened 10/01/05 Last Active 12/18/07					
Gemb/gap Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		J	ChargeAccount					549.00
Account No. xxxxxx9824	$\vdash$		Opened 3/01/04 Last Active 12/04/06					
Harris N.a. 111 W Monroe St Chicago, IL 60690		J	CreditLineSecured					0.00
Sheet no. 5 of 10 sheets attached to Schedule of				l	ubt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th				1,834.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

	С	Ни	sband, Wife, Joint, or Community	-	C	ш	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.		CONFINGEN	UNLLQULDAT	ローの中して田口	AMOUNT OF CLAIM
Account No. xxxxxxxxxx9471			Opened 8/01/07 Last Active 12/12/07 CheckCreditOrLineOfCredit		T	T E D		
Hfc-ta Attn.: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126		Н	Checkoreditorelineororedit					8,824.00
Account No. xxx5235			Opened 3/01/08					
Hilco Rec 5 Revere Dr Ste 510 Northbrook, IL 60062		Н	Providian/Wmb					
								12,591.00
Account No. xxxxxx9091  Household Mortgage Services Po Box 9068 Brandon, FL 33509	_	J	Opened 12/05/04 Last Active 6/23/07 ChargeAccount					0.00
Account No. xxxxxxxx7218			Opened 7/01/05 Last Active 10/08/07					
Hsbc Best Buy Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		Н	ChargeAccount					0.00
Account No. xxxxxxx5870	H		Opened 8/01/08 Last Active 10/01/08					
Jpmorgan Chase Bank, N 384 Galleria Pkwy Madison, MS 39110		J	Unsecured					15,044.00
Sheet no. 6 of 10 sheets attached to Schedule of		<u> </u>			ıhı	ota	Ц	13,044.00
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th				36,459.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NLLQULDA	D - SP U T E D	AMOUNT OF CLAIM
Account No. xxxxxx8248			Opened 2/01/05 Last Active 6/01/07	Т	T E		
Kay Jewelers 375 Ghent Rd Akron, OH 44333		J	ChargeAccount				0.00
Account No. xxxx9375	╁		Opened 10/01/89 Last Active 5/01/99	+	$\vdash$	Н	
Merchants National Ban 34 S Broadway Aurora, IL 60507		J	Secured				
	_				_		0.00
Account No. x0329  Merchants National Ban 34 S Broadway Aurora, IL 60507		J	Opened 9/01/91 Last Active 6/01/99 Secured				0.00
Account No. xxxxxx7237	┢		Opened 10/01/08			Н	
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	Chase/ Circuit City				923.00
Account No. xxxxxxxxx6621	$\vdash$		Opened 10/01/01 Last Active 4/01/04	+	+	$\vdash$	
Mortgage Lenders Network 213 Court St Fl 11 Middletown, CT 06457		Н	RealEstateMortgageWithoutOtherCollateral				0.00
Sheet no7 _ of _10 _ sheets attached to Schedule of				Sub	tota		2.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				923.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No	
	Christina M Burian		

## Debtors

	С	Нп	sband, Wife, Joint, or Community	In	: 11	D	i
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		DISPUTED	AMOUNT OF CLAIM
Account No. x2371			Opened 2/01/94 Last Active 2/01/95	٦	A T E D		
Mrch Ntl Bk 34 S Broadway Aurora, IL 60507		J	Unsecured				0.00
Account No. xx5180			Opened 6/28/99 Last Active 10/07/08	+	+	+	
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture				
							88.00
Account No. xxxxxxx9695  Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Opened 6/01/95 Last Active 5/01/99 Agriculture				0.00
Account No. xxxxx0178	t		Opened 2/01/06 Last Active 6/05/07			$^{\dagger}$	
Old Second National Ba 37 S River St Aurora, IL 60506		Н	Unsecured				0.00
Account No. xxxxxxxxx8187	$\vdash$		Opened 4/01/01 Last Active 6/01/01	+	+	+	3.00
Pnc Mortgage Servicing Po Box 37560 Louisville, KY 40233		J	ConventionalRealEstateMortgage				0.00
Sheet no. <u>8</u> of <u>10</u> sheets attached to Schedule of				Sub			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total o				88.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No.
	Christina M Burian	

9777 W 978 W 978	С	Hu	sband, Wife, Joint, or Community		c T	υĪ	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C   N   N   C   N		UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx1010			Opened 4/03/02 Last Active 7/20/04 ChargeAccount	7	r	T E D		
Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071		J	ChargeAccount					0.00
Account No. x4398			Opened 9/01/05 Last Active 8/10/07	1	t	Ť	7	
Target Po Box 9475 Minneapolis, MN 55440		J	ChargeAccount					
								1,050.00
Account No. xxxxxxxx2815  Tnb-visa Po Box 9475 Minneapolis, MN 55440		J	Opened 9/01/02 Last Active 6/10/07 CreditCard					1,691.00
Account No. xxxxxxxxx2803			Opened 7/01/03 Last Active 5/16/05			1	1	
Us Bank Home Mortgage Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201		J	ConventionalRealEstateMortgage					0.00
Account No. xxxxxx3281	f		Opened 8/13/03 Last Active 3/24/08	$\dashv$	+		$\dashv$	
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		J	CreditCard					0.00
Sheet no. 9 of 10 sheets attached to Schedule of	_			Su	bto	tal	$\dashv$	2,741.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s pa	age	(:)	2,141.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William A Burian,	Case No	
	Christina M Burian		

## Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	!		N   I	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx7869  Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		٦	Opened 8/05/03 Last Active 2/29/08 CreditCard		N /	5		
Account No. xxxxxxxxx1877  Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		J	Opened 4/01/01 Last Active 8/01/03 ConventionalRealEstateMortgage					0.00
Account No. xxxxxx5780  Wells Fargo Hm Mortgag Attention: Bankruptcy Department MAC-X 3476 Stateview Blvd Fort Mill, SC 29715		J	Opened 6/01/99 Last Active 5/01/01 FHARealEstateMortgage					0.00
Account No. xxxxx9405  Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081		J	Opened 1/01/91 Last Active 4/01/01 ChargeAccount					0.00
Account No. xxxxx4812  Wfnnb/victorias Secret Po Box 182128 Columbus, OH 43218		J	Opened 3/01/94 Last Active 2/08/95 ChargeAccount					0.00
Sheet no10_ of _10_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Su of thi			)	0.00
			(Report on Summary of		To edu		) [	85,243.00

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B6G (Official Form 6G) (12/07)

In re	William A Burian,	Case No.
	Christina M Burian	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.

State whether lease is for nonresidential real property.

State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	William A Burian,	Case No.
	Christina M Burian	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	William A Burian			
In re	Christina M Burian		Case No.	
		Debtor(s)	·	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	S OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): Dependent	AGE(S):			
Marrica	Dependent	18			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	N/A	Billing Clerk			
Name of Employer	Unemployed	Haydens Athle	etics		
How long employed	N/A	1 year			
Address of Employer		1997 Aucutt F Montgomery,			
INCOME: (Estimate of	average or projected monthly income at time case filed)	•	DEBTOR		SPOUSE
	, salary, and commissions (Prorate if not paid monthly)	\$	0.00	\$	2,100.00
2. Estimate monthly over		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	0.00	\$_	2,100.00
4. LESS PAYROLL DE	EDUCTIONS				
<ol> <li>Payroll taxes an</li> </ol>	d social security	\$ _	0.00	\$	368.00
b. Insurance		\$ _	0.00	\$ _	40.00
c. Union dues		\$ _	0.00	\$ _	0.00
d. Other (Specify)	401(k)		0.00	\$ _	42.00
		\$	0.00	\$ _	0.00
5. SUBTOTAL OF PA	YROLL DEDUCTIONS	\$_	0.00	\$	450.00
6. TOTAL NET MONT	HLY TAKE HOME PAY	\$_	0.00	\$_	1,650.00
	operation of business or profession or farm (Attach detailed sta	atement) \$ _	0.00	\$_	0.00
8. Income from real pro	, <u>,</u>	\$_	0.00	\$ _	0.00
9. Interest and dividend		\$_	0.00	\$ <u> </u>	0.00
dependents listed a		se or that of	0.00	\$_	0.00
11. Social security or go (Specify):	overnment assistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retiremen		\$	0.00	\$	0.00
13. Other monthly incom		Φ.	500.47	Φ.	0.00
(Specify): MD	N News (net)		503.17	\$_	0.00
			0.00	<sup>5</sup> _	0.00
14. SUBTOTAL OF LI	NES 7 THROUGH 13	\$_	503.17	\$_	0.00
15. AVERAGE MONT	HLY INCOME (Add amounts shown on lines 6 and 14)	\$_	503.17	\$_	1,650.00
16. COMBINED AVER	AGE MONTHLY INCOME: (Combine column totals from lin	ne 15)	\$	2,153	3.17

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor unemployment is not taken into account on Schedule I because of its temporary nature.

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B6J (Official Form 6J) (12/07)

	William A Burian			
In re	Christina M Burian		Case No.	
		Debtor(s)		

# ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,447.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	20.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	190.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	400.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	208.00
c. Health	\$	0.00
d. Auto	\$	166.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	388.00
b. Other Second Mortgage	\$	728.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,022.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	o 1=o :=
a. Average monthly income from Line 15 of Schedule I	\$	2,153.17
b. Average monthly expenses from Line 18 above	\$	4,022.00
c. Monthly net income (a. minus b.)	\$	-1,868.83

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\*\*B6J (Official Form 6J) (12/07)\*\*

William A Burian Christina M Burian

Debtor(s)

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

## **Other Utility Expenditures:**

Cable/Internet	 110.00
Cell	\$ 80.00
Total Other Utility Expenditures	\$ 190.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

William A Burian

Date February 13, 2009

# **United States Bankruptcy Court Northern District of Illinois**

In re	Christina M Burian			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO			_	
	DECLARATION UNDER P	PENALTY C	OF PERJURY BY INDIVI	DUAL DEE	BTOR
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	February 13, 2009	Signature	/s/ William A Burian William A Burian Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

/s/ Christina M Burian
Christina M Burian
Joint Debtor

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	William A Burian Christina M Burian		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$78,455.00	SOURCE Debtor and Debtor Spouse Employment income 2006 - per Federal Tax Transcript
\$79,795.00	Debtor and Debtor Spouse Employment income 2007 - per Federal Tax Transcript
\$39,656.68	Debtor Employment income 2008 - ytd per pay advice
\$26,831.89	Debtor Spouse Employment income 2008 - ytd per pay advice
\$6,036.00	Debtor MDN Income 2008 - estimated ytd per pay advice
\$503.17	Debtor MDN Income 2009 - estimated ytd per pay advice
\$2,091.00	Debtor Spouse Employment income 2009 - ytd per pay advice

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,599.00 Debtor Unemployment income 2008 - ytd per pay advice \$2,113.00 Debtor Unemployment income 2009 - ytd per pay advice

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with p

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT
OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,683 paid pre-petition toward
total attorney fee of \$2160, filing
fee of \$299.00 and other
reimbursable expenses of \$224

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### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

### 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

None

**ADDRESS** 

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF MOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 13, 2009	Signature	/s/ William A Burian William A Burian Debtor
Date	February 13, 2009	Signature	/s/ Christina M Burian Christina M Burian Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

William A Burian			
In re Christina M Burian		Case No.	
	Debtor(s)	Chapter	7
CHAPTER 7 INDIVIDADA PART A - Debts secured by property of the exproperty of the estate. Attach addition			
Property No. 1			
Creditor's Name: Capital One Auto Finance		rty Securing Debt Colarado with 10,0	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check at least  ■ Redeem the property  ■ Reaffirm the debt  ■ Other. Explain _Debtor will retain collatera U.S.C. § 522(f)).		a <u>yments.</u> (for exai	mple, avoid lien using 11
Property is (check one):			
■ Claimed as Exempt	☐ Not claimed a	as exempt	
Property No. 2			
Creditor's Name: Citi Residental Lendin		rty Securing Debt	: Rd, Montgomery IL 60538

		Value per CiviA
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check at least property Reaffirm the debt Other. Explain Debtor will retain collate U.S.C. § 522(f)).		o make regular payments. (for example, avoid lien using 11
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

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B8 (Form 8) (12/08)		<u></u>	Page 2		
Property No. 3					
Creditor's Name: Gmac Mortgage		Describe Property Securing Debt: Real Estate located at 63 Hampton Rd, Montgomery IL 60538 Value per CMA			
Property will be (check one):					
☐ Surrendered	■ Retained				
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt	at least one):				
■ Other. Explain <u>Debtor will retain out.</u> U.S.C. § 522(f)).	collateral and continue	to make regular paymer	nts. (for example, avoid lien using 11		
Property is (check one):					
■ Claimed as Exempt		☐ Not claimed as exe	□ Not claimed as exempt		
PART B - Personal property subject to une Attach additional pages if necessary.)  Property No. 1	xpired leases. (All thre	e columns of Part B mu	st be completed for each unexpired lease.		
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO		
I declare under penalty of perjury that the personal property subject to an unexpire		intention as to any pr	operty of my estate securing a debt and/or		

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# Document Page 44 of 52 United States Bankruptcy Court Northern District of Illinois

	William A Burian			
In re	Christina M Burian		Case No.	
		Debtor(s)	Chapter	7

In re	Christina M Burian		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTOI	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	y, or agreed to be pa	aid to me, for services rendered	
	For legal services, I have agreed to accept		\$	2,160.00	
	Prior to the filing of this statement I have receive	ed	\$	2,160.00	
	Balance Due		\$	0.00	
2. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are men	nbers and associates of my law	firm.
I	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the				A
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspect	ts of the bankruptcy	case, including:	
t c	<ul> <li>a. Analysis of the debtor's financial situation, and re</li> <li>b. Preparation and filing of any petition, schedules, see</li> <li>c. Representation of the debtor at the meeting of credit. [Other provisions as needed]</li> <li>Negotiations with secured creditors to re</li> </ul>	statement of affairs and plan which ditors and confirmation hearing, an	n may be required; nd any adjourned he	arings thereof;	
б. І	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any dis financial management course fees, pospursuant to 11 USC 522(f)(2)(A) for avoor any other adversary proceeding, or present the supplementary of the supplementary proceeding, or present the supplementary of the	I fee does not include the following schargeability actions, any docu t-discharge credit repair, judicia idance of liens on household gr	g service: ument retrieval sel al lien avoidances, oods, relief from s	vices, credit counseling and preparation and filing of mo tay actions, motions to rede	otions
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for	representation of the debtor(s)	in
Dated	l: February 13, 2009	/s/ Chau T. Nguye			
		Chau T. Nguyen # Legal Helpers, PC	¢6293470		
		J			

Sears Tower

233 S. Wacker Suite 5150 Chicago, IL 60606

(312) 467-0004 Fax: (312) 467-1832

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

X /s/ Chau T. Nguyen

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date	
Address:			
Sears Tower			
233 S. Wacker Suite 5150			
Chicago, IL 60606			
(312) 467-0004			
	Certificate of Debtor		
I (We), the debtor(s), affirm that I (we) ha			
William A Burian			
Christina M Burian	X /s/ William A Burian	February 13, 2009	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X /s/ Christina M Burian	February 13, 2009	
	Signature of Joint Debtor (if any)	Date	

Chau T. Nguyen #6293470

February 13, 2009

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# **United States Bankruptcy Court** Northern District of Illinois

	William A Burian			
In re	Christina M Burian		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors: _	44
	(our) knowledge.	s) hereby verifies that the list of creditor		·
Date:	February 13, 2009	/s/ William A Burian		
		William A Burian		
		Signature of Debtor		
Date:	February 13, 2009	/s/ Christina M Burian		
		Christina M Burian		
		Signature of Debtor		

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Associates 1165 N Farnsworth Ave Aurora, IL 60505

Baker, Miller, Markoff, Krasny LLC 29 N Wacker Drive 5th Floor Chicago, IL 60606-3221

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093

Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850

Citi Financial Mortgage Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014

Citi Residental Lendin

Citifinancial Regional Specific please call 800-922-62

Direct Merchants Bank Card Member Services - GSC Po Box 5246 Carol Stream, IL 60197 Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Dsnb Macys Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Earthmover Cu P O Box 2937 Aurora, IL 60507

Fair Finance 1500 Canton Rd Akron, OH 44312

Fifth Third Bank C/O Bankruptcy Dept, Mdropso5 1850 East Paris Grand Rapids, MI 49546

Firstar Bank 425 Walnut Street Cincinnati, OH 45202

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

G M A C 2740 Arthur St Roseville, MN 55113

Gemb/banana Rep Po Box 103104 Roswell, GA 30076

Gemb/gap Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50704

Harris N.a. 111 W Monroe St Chicago, IL 60690

Hfc-ta Attn.: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126

Hilco Rec 5 Revere Dr Ste 510 Northbrook, IL 60062

Household Mortgage Services Po Box 9068 Brandon, FL 33509

Hsbc Best Buy Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850

Jpmorgan Chase Bank, N 384 Galleria Pkwy Madison, MS 39110

Kay Jewelers 375 Ghent Rd Akron, OH 44333

Merchants National Ban 34 S Broadway Aurora, IL 60507

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Mortgage Lenders Network 213 Court St Fl 11 Middletown, CT 06457 Mrch Ntl Bk 34 S Broadway Aurora, IL 60507

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Old Second National Ba 37 S River St Aurora, IL 60506

Pnc Mortgage Servicing Po Box 37560 Louisville, KY 40233

Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Target Po Box 9475 Minneapolis, MN 55440

Tnb-visa Po Box 9475 Minneapolis, MN 55440

Us Bank Home Mortgage Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256

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Wells Fargo Hm Mortgag Attention: Bankruptcy Department MAC-X 3476 Stateview Blvd Fort Mill, SC 29715

Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081

Wfnnb/victorias Secret Po Box 182128 Columbus, OH 43218